



Order Filed on January 26, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

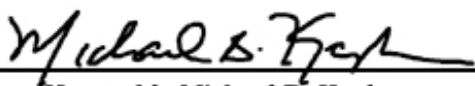
UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1 DENISE CARLON, ESQUIRE KML LAW GROUP, P.C. 701 Market Street, Suite 5000 Philadelphia, PA 19106 dcarlon@kmlawgroup.com Attorneys for Movant VAK M100 Fund, LLC
In Re: Alvaro O. Britto, Lillian M. Britto Debtors.

Case No.: 20-16511 MBK
Adv. No.:
Hearing Date: 7/14/2020 @ 10:00 a.m.
Judge: Michael B. Kaplan

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: January 26, 2021



Honorable Michael B. Kaplan
United States Bankruptcy Judge

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Debtors: Alvaro O. Britto, Lillian M. Britto

Case No.: 20-16511 MBK

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, VAK M100 Fund, LLC, holder of a mortgage on real property located at 44 Roseberry Street, Phillipsburg, NJ 08865, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Steve F. Dunbar, Esquire, attorney for Debtors, Alvaro O. Britto and Lillian M. Britto, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Secured Creditor's claim will be treated outside the plan in accordance with the terms of the loan modification negotiated to resolve the proposed cram down; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the stay is vacated only for the limited purpose of allowing the recording of the loan modification; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

In re:
Alvaro O. Britto
Lillian M. Britto
Debtors

Case No. 20-16511-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jan 26, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 28, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Alvaro O. Britto, Lillian M. Britto, 44 Roseberry Street, Phillipsburg, NJ 08865-1628

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 28, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 26, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor U.S. Bank National Association ajennings@raslg.com
Denise E. Carlon	on behalf of Creditor VAK M100 Fund LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor U.S. Bank National Association hkaplan@rasnj.com informationathnk@aol.com
Steve F. Dunbar	on behalf of Joint Debtor Lillian M. Britto dunbarlaw@enter.net r40333@notify.bestcase.com
Steve F. Dunbar	

District/off: 0312-3

User: admin

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Date Rcvd: Jan 26, 2021

Form ID: pdf903

Total Noticed: 1

on behalf of Debtor Alvaro O. Britto dunbarlaw@enter.net r40333@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7